

**REMARKS/ARGUMENTS**

Claims 43-52 were pending. Claims 43-47 have been canceled. Therefore, upon entry of this amendment, which is respectfully requested, claims 48-55 will be pending.

The claims were subjected to a restriction requirement. Specifically, the claims were restricted to the following claim groups:

Group I: Claims 43-47 drawn to authentication of a user; and

Group II: Claims 48-52 drawn to electronic banking.

It is believed that the Examiner erroneously omitted claims 53-55 as were pending in the last amendment filed June 1, 2004, and which were introduced in an amendment filed January 8, 2004. It is believed that pending claims 53-55 belong to the Group II claims as they depend directly or indirectly from claim 48, the base independent claim from Group II. Accordingly, the remainder of this response will assume that claims 53-55 were intended to be included in Group II.

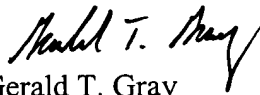
Applicants hereby elect Group II claims, specifically claims 48-55, for prosecution on the merits. Accordingly, claims 43-47 have been canceled. Applicant reserves the right to file a divisional application to pursue prosecution of the canceled Group I claims.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,

  
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